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Las Vegas SUN

July 08, 2005

Arizona group pitches affordable housing project for northwest LV

By Timothy Pratt <timothy@lasvegassun.com>

LAS VEGAS SUN

An out-of-town private foundation has crafted a proposal to build 300 units of affordable rental housing in the northwest using an untried federal government program set up to sell land at heavy discounts.

The Tapestry Group, an Arizona-based charitable trust, recently pitched the proposal to the Las Vegas Housing Authority. The proposal is one of several recent attempts to obtain discounts of up to 95 percent on Bureau of Land Management land for affordable housing projects, a provision that comes out of the Southern Nevada Public Lands Management Act of 1998.

The program -- cheaper land for affordable housing -- is receiving increasing scrutiny as different groups and analysts, most notably the Clark County Growth Task Force, have identified affordable housing as one of the Las Vegas Valley's greatest needs.

"We certainly need a test case and a success, because the amount of affordable housing produced in this valley is going to depend greatly on whether we work this out," said Ken LoBene, Nevada state coordinator for the Department of Housing and Urban Development. HUD works with BLM in evaluating proposals under the law.

But the proposal also brought up questions about what the housing authority's mission should be, and what affordable housing really means, said Franny Forsman, commissioner for the authority.

As well, it is being made by a group that is unknown locally, has a short history overall and no history building such projects.

The Tapestry Group, whose mission is "to lessen the burdens of government," made the presentation on the proposal at the housing authority's June meeting. The group would build the units on 29.9 acres near Iron Mountain Road and U.S. 95, at a cost of up to \$35 million, Gene Wilczewski, a consultant for the group, said.

The discount goes to local government agencies only, so the Tapestry Group was pitching working in partnership with the housing authority. The housing authority would apply for the land. The foundation would pay for the land and build the project, manage the apartments and collect and use the rent money for 10 years, and then turn the property back over to the housing authority, Wilczewski said.

Forsman said "these kinds of creative partnerships are the direction we need to move in," since the federal government has less and less money for housing.

Though the land management act was passed seven years ago, guidelines for selling the land and evaluating proposals for affordable housing were only approved in April 2003, and no project has been approved to date, while several have been discussed, according to Libby White, BLM representative.

Wilczewski said his proposed project would meet a "need (that) is immediate and extreme."

Submitted at City Council

Date 11/21/07 Item #59

<http://www.lasvegassun.com/sunbin/stories/text/2005/jul/08/519021663.html>

6/20/2007

After describing the project at the June meeting, Don Davidson, housing authority commissioner, said, "We are so short of housing that we have to open our doors to anyone who can help us achieve our mission."

But Forsman asked the group, "What do you mean by affordable rent?"

Wilczewski gave a long explanation about the possibility of interest rates rising and other factors that could affect the eventual cost of the project, before Linda J. Menk, assistant vice president of GMAC Commercial Mortgage and another consultant with the group, said the apartments in the project may wind up costing between 75 and 81 cents per square foot, or between \$780 and \$950 a month for a two-bedroom apartment.

According to a recent study done by Applied Analysis, a Las Vegas research firm, in the first quarter of 2005, the average rent in the Las Vegas area was 88 cents per square foot and the average rent was \$788 a month.

"Is that affordable housing?" Forsman asked Menk. "That's going to be the issue -- who's going to be able to live here?"

LoBene said that it is HUD's job, working together with BLM, "to see if it (a project) meets affordable housing criteria."

For rental housing projects, HUD uses a formula based on 60 percent of the area median income, a figure that changes annually. The area median income is currently \$56,760.

Then 30 percent of a family's take-home pay is considered the maximum amount of rent that a project could charge its tenants and be considered affordable.

For a family of four, 60 percent of the area median income would be \$34,056 per year. If that family actually takes home \$22,704 -- 33 percent less -- their maximum rent under HUD guidelines would be \$567 a month.

LoBene said it is difficult to build projects that are financially viable under those guidelines.

"These are very much harder deals to put together because their margins are much more limited," he said.

Forsman said the project proposal ought to make the housing authority examine its own priorities, and define, among other things, what affordable housing really means.

"We're throwing this term around like crazy -- but who are these people? Can people earning \$50,000 a year not find housing? Can they rent but not own?"

"This ought to serve as a stimulus to that discussion ... What priorities do we have? Have we taken care of business with the neediest of our residents first?"

Wilczewski said that working people like teachers and firemen are increasingly having trouble finding housing in the valley and his project would help meet that need.

He said affordable housing doesn't necessarily refer to housing for people who are indigent.

"There are various levels of affordability desperately needed in the the Las Vegas market," he said.

As for the group making the proposal, several things are clear: though the Tapestry Group was formed in 1999, the foundation's tax returns show that its financial activity didn't begin in earnest until 2003.

"We decided to build this thing over time," Wilczewski said.

In 2003, the group acquired nearly \$30 million in assets through the purchase of properties that were under HUD

mortgages and threatened with foreclosure. To date, the group has had no experience building projects such as the one described to the housing authority. ☆

Wilczewski was listed on tax returns and papers filed with the state of Arizona in previous years as president, but sometime in 2003 he became a consultant for the group.

He said the reason for the change was "not anybody's business."

At the same time, he said "not a dime has been removed from the foundation to pay anybody up to this time."

In 2003, Wilczewski and Gaylen Brotherson, now the president of the group, each loaned the foundation \$255,890 and \$121,052, respectively. The loans were for "working capital," according to tax returns.

Asked about these and other matters -- including \$1.7 million listed on the 2003 return as "accounts payable and accrued expenses" and the foundation listing about \$9 million less in assets on an early 2004 Arizona form than it did on the 2003 return -- Wilczewski initially said, "I don't think our finances or those types of questions need to be addressed."

Later he said that the foundation's accounting firm -- Omaha, Neb.-based Bland and Associates -- could answer certain questions.

Jay Perry, an accountant at that firm, at first said he received the foundation's account "in a little disarray" in late 2003. Then he said he would have to research the account further. He did not call back.

Wilczewski also said that all consultants hired in Las Vegas for the project being proposed -- including lawyer Richard Bryan, who was one of the sponsors of the Southern Nevada Public Lands Management Act when he was a U.S. senator -- are all being paid and that the foundation was "very cognizant of wanting to maintain a clean and viable corporation."

The group's consultant said that the project being proposed represents an "exceptional opportunity."

"Here's an opportunity -- how do we make it work?"

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Las Vegas SUN main page

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Adam Sumner

From: Scott Auyong
Sent: Tuesday, February 21, 2006 9:38 AM
To: Orlando Sanchez
Subject: Emailing: AboutMBA-Gayland Brotherson's company

Attachments: DNB Report.Mechanical Breakdown.pdf; Tapestry Group.Newspaper Article.032105.pdf;
AboutMBA.url



AboutMBA.url (370
B)



Tapestry
Group.Newspaper Article

Orlando-

MBA stands for Mechanical Breakdown Administrators, Inc. that markets and administers vehicle breakdown insurance (aka automobile warranty insurance). This company appears to be Gayland Robertson's primary source of income. MBA is publicly traded Over-The-Counter (OTC) stock with a 2/17/06, share price of \$0.01/share and total market capitalization of \$3 mil.

I have attached a copy of the D&B report for MBA. Please note that the report notes in the "Special Events" section (bottom of Page 2) that as of last week (2/13) the State of Arizona notified MBA that it does not meet the state's solvency requirement to conduct sales in Arizona. Not a good thing for MBA. (I have a color, hard copy of the D&B report that you are welcome to have.)

Lastly, I have attached a newspaper article for the Hood County News in Texas concerning a controversial 100% property tax exemption that The Tapestry Group received for its Lakeshore Apartments project in Granbury, Texas.

Let me know if you have any questions or require additional assistance.

Best regards,

Scott Auyong
Sr. Economic Development Officer
City of Las Vegas
Office of Business Development
Ofc: 702-229-6367
Fax: 702-385-3128
E-mail: sauyong@lasvegasnevada.gov

Adam Sumner

From: Scott Auyong
Sent: Friday, February 17, 2006 3:26 PM
To: Orlando Sanchez
Subject: Emailing: www.tapestrygroup.org

Attachments: www.tapestrygroup.org.url



www.tapestrygroup.org.url (394...

Orlando-

FYI. Web site for The Tapestry Group. Gene Wilczewski is listed as a reference and as a contact. I am curious as to how this group issues tax-exempt bonds. Wouldn't they have to use a portion of some governmental entity's bond cap? I don't think the Feds give bond cap to non-profits or do they?

Scott A.

Adam Sumner

From: Scott Auyong
Sent: Thursday, February 16, 2006 10:46 AM
To: Orlando Sanchez
Subject: RE: Tht Tapestry Group

Orlando-

I e-mailed you separately the Dun & Bradstreet (DNB) report for Tapestry Group. I also did DNB searches for Gayland Brotherson and 9419 San Salvador, Suite 105, Scottsdale, AZ. The search for Gayland Brotherson only came up with Tapestry Group.

However, the search for 9419 San Salvador, Suite 105, Scottsdale, AZ turned up the following businesses:

MBA Holdings, Inc.
MBA Industries, Inc.
GMB Publishing, LLC
Rent2Rise Nationwide, LLC
First Defense
Dealer Service Corporation of America
Scottsdale Fitness Company, Inc.
Mechanical Breakdown Administrators, Inc.
National Motorcycle Dealers Association

I suspect that GMB Publishing, LLC has some connection to Gayland Brotherson. The rest of the businesses may simply share space with Tapestry Group or may be former tenants of 9419 San Salvador, Suite 105.

Let me know if you want me to get the DNB report for GMB Publishing, LLC and any of the other companies listed above.

Scott

From: Orlando Sanchez
Sent: Thursday, February 16, 2006 10:00 AM
To: Scott Auyong
Subject: Tht Tapestry Group

Scott,

Here is the information on the private foundation group that we are working with to develop affordable housing on BLM parcels.

The Tapestry Group, a private foundation
9419 East San Salvador, Suite 105
Scottsdale, AZ 391-1910

Thanks for your assistance.



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ATTN: **Scott Auyong**

Report Printed: FEB 21 2006

Overview

BUSINESS SUMMARY

MECHANICAL BREAKDOWN ADMINISTRATORS, INC.
(SUBSIDIARY OF M B A HOLDINGS INC, SCOTTSDALE, AZ)

STATE AUTO & WARRANTY COMPANY
9419 E San Salvador Dr 105
Scottsdale, AZ 85258

D&B D-U-N-S Number: 60-668-4686

Now Included with this Report

NEW!

D&B's Credit Limit Recommendation
How much credit should you extend?

[Learn More](#)

[View Now](#)

Payment Trends Profile

Payment trends and industry benchmarks

[Jump to Payment Trends](#)

This is a **single (subsidiary)** location.

Mailing address: PO Box 4800
Scottsdale, AZ 85261

Web site: www.mbadirect.com

Telephone: 480 860-2288

Chief executive: GAYLEN BROTHERRSON, CHB-V
PRES

Year started: 1988

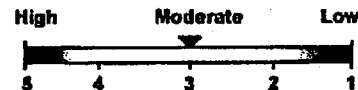
Employs: 14

History: CLEAR
SIC: 6399

Line of business: Insurance carrier

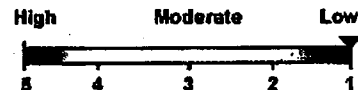
Credit Score Class: 3

Moderate risk of severe payment delinquency over next 12 months



Financial Stress Class: 1

Low risk of severe financial stress over the next 12 months



12-Month D&B PAYDEX®: 21

When weighted by dollar amount, payments to suppliers average 117 days beyond terms.



D&B Rating:

ER6

Number of employees:

ER6 is 10 to 19 employees.



EXECUTIVE SUMMARY

The **Financial Stress Class of 1** for this company shows that during the previous year, firms with this classification had a failure rate of 0.49% (49 per 10,000), which is lower than the national average.

The **Credit Score class of 3** for this company shows that during the previous year, 12.3% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.

Predictive Scores	This Business	Comments
Financial Stress Class	1	Failure Rate lower than the national average
Financial Stress Score	1455	Highest Risk: 1,001; Lowest Risk: 1,850
Credit Score Class	3	Probability of Severely Delinquent Payment is lower than the national average.

Other Key Indicators

PAYDEX Scores	117 days beyond terms	Pays more slowly than the average for its industry of generally within terms
Industry Median	generally within terms	
Present management control	18 years	
UCC Filings	UCC filing(s) are reported for this business	
Public Filings	Evidence of open judgement only in the D&B database	
History	Is clear	
Special Events	Are reported for this business	

CREDIT CAPACITY SUMMARY

D&B Rating: ER6

Number of employees: ER6 indicates 10 to 19 employees.

Certain lines of business, primarily banks, insurance companies and government entities, do not lend themselves to classification under the D&B Rating system. Instead, we assign these types of businesses an Employee Range symbol based on the number of people employed. No other significance should be attached to this symbol. The ERN should not be interpreted negatively. It simply means we do not have information indicating how many people are employed at this firm. For more information, see the D&B Rating Key.

# of Employees Total:	14	Payment Activity: (based on 23 experiences)
As of 07/31/02		
	Average High Credit:	\$6,027
	Highest Credit:	\$100,000
	Total Highest Credit:	\$132,600

SPECIAL EVENTS

02/15/2006

As a matter of interest, the independent auditor for M B A Holdings Inc, parent company of Mechanical Breakdown Administrators Inc, has placed a going concern clause into M B A Holdings Inc's Oct 31, 2005 consolidated fiscal financial statement.

According to M B A Holdings Inc's 10K, filed Feb 13, 2006, the company has incurred significant losses from operations, anticipates additional losses in the next year and has insufficient working capital as of Oct 31, 2005 to fund such losses.

The Company has been notified by the State of Arizona that it does not meet Arizonas requirement that the Company be solvent to make sales in that state. The Company is seeking alternatives to meet Arizonas

regulations. These conditions raise substantial doubt as to the ability of the Company to continue as a going concern.

Jump to:

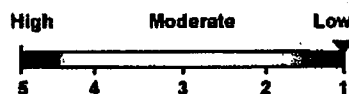
[Overview](#) | [Payments](#) | [Public Filings](#) | [History & Operations](#) | [Banking & Finance](#)

Scores

FINANCIAL STRESS SUMMARY

The Financial Stress Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class: 1



Low risk of severe financial stress, such as a bankruptcy, over the next 12 months.

Incidence of Financial Stress

Among Businesses with this Classification: 0.49% (49 per 10,000)
National Average 1.40% (140 per 10,000)

Financial Stress National Percentile: 64 (Highest Risk: 1; Lowest Risk: 100)

Financial Stress Score: 1455 (Highest Risk: 1,001; Lowest Risk: 1,850)

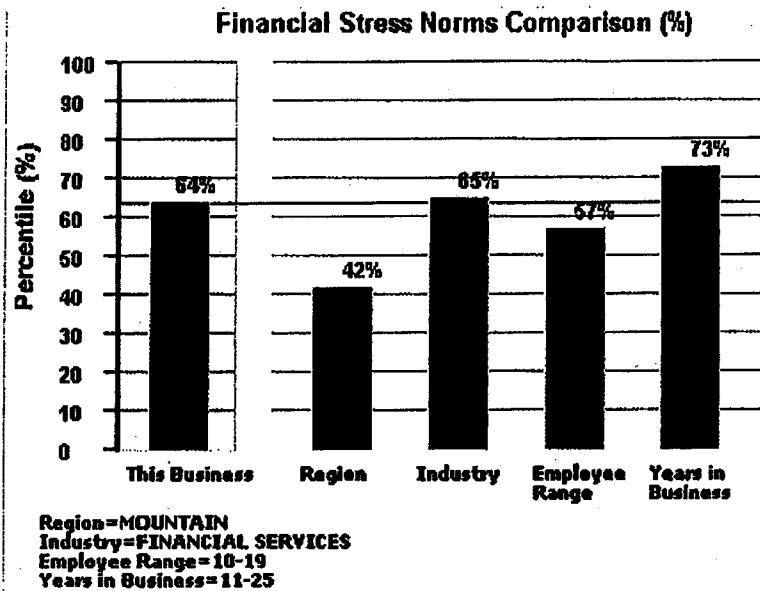
The Financial Stress Class of this business is based on the following factors:

- Payment experiences exist for this firm which are greater than 60 days past due.
- 22% of trade experiences indicate slow payment(s) are present.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on 2002.

Norms	National %
This Business	64
Region: MOUNTAIN	42



Industry: **FINANCIAL SERVICES** 65
Employee Range: **10-19** 57
Years in Business: **11-25** 73

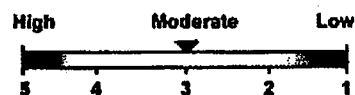
This business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

CREDIT SCORE CLASS SUMMARY

The Credit Score class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.

Credit Score Class: **3**



Moderate risk of severe payment delinquency over next 12 months.

Incidence of Delinquent Payment

Among Companies with this Classification: 12.30%

Credit Score Percentile: **31** (Highest Risk: 1; Lowest Risk: 100)

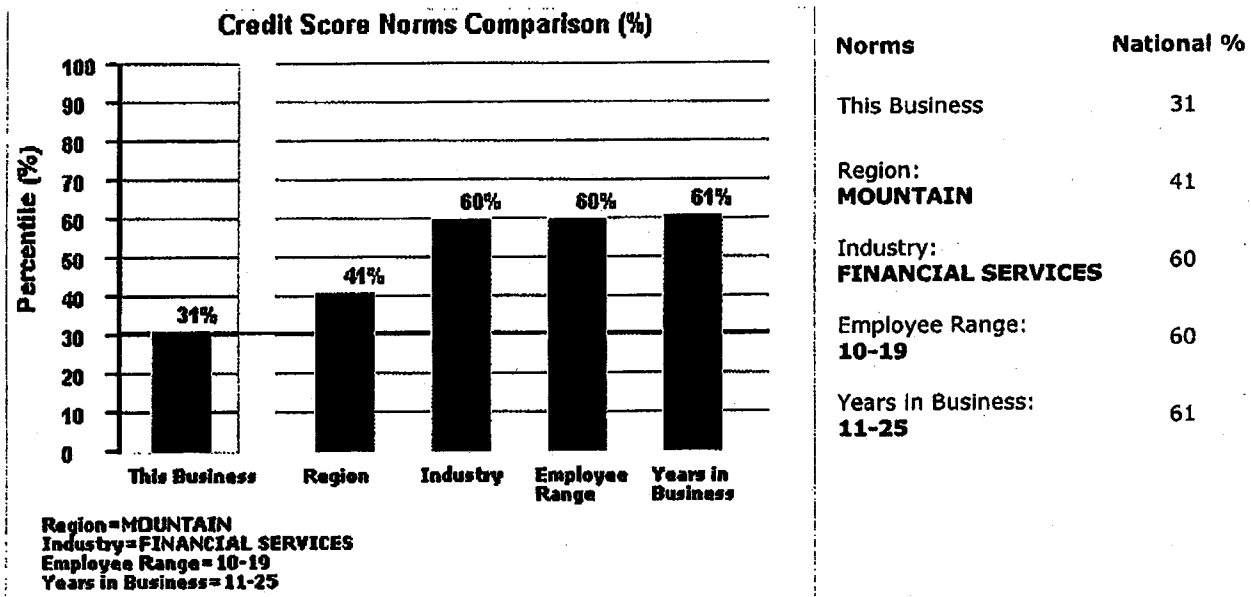
The Credit Score Class of this business is based on the following factors:

- Payment experiences exist for this firm which are greater than 60 days past due.
- 22% of trade experiences indicate slow payment(s) are present.
- Business does not own facilities.

Notes:

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a

lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.



This business has a Credit Score Percentile that shows:

- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.


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Payments

PAYMENT TRENDS

Total Payment Experiences in D&B's File:	23
Payments Within Terms: (not dollar weighted)	80%
Total Placed For Collection:	0
Average Highest Credit:	\$6,027
Largest High Credit:	\$100,000
Highest Now Owing:	\$1,000
Highest Past Due:	\$50

Current PAYDEX is:	21	equal to 117 days beyond terms
Industry Median is:	80	equal to generally within terms
Payment Trend currently is:		unchanged, compared to payments three months ago

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

PAYDEX Scores

Shows the D&B PAYDEX scores as calculated on the most recent 3 months and 12 months of payment experiences.

The D&B PAYDEX is a unique, dollar weighted indicator of payment performance based on up to payment experiences as reported to D&B by trade references. A detailed explanation of how to read and interpret PAYDEX scores can be found at the end of this report.

3-Month D&B PAYDEX: 78

When weighted by dollar amount, payments to suppliers average 3 days beyond terms.



Based on payments collected over last 3 months.

12-Month D&B PAYDEX: 21

When weighted by dollar amount, payments to suppliers average 117 days beyond terms.



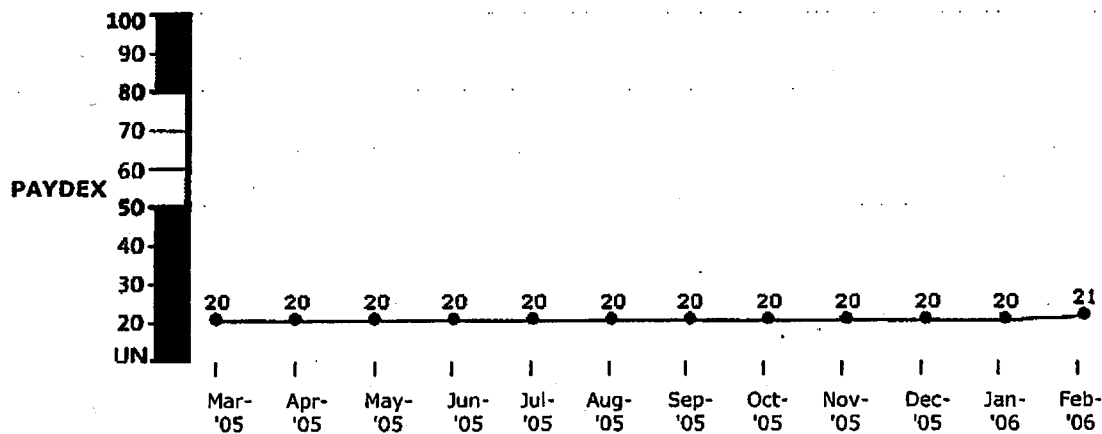
Based on payments collected over last 12 months.

PAYDEX Yearly Trend

12 Month PAYDEX Scores Comparison to Industry

	3/05	4/05	5/05	6/05	7/05	8/05	9/05	10/05	11/05	12/05	1/06	2/06
This Business	20	20	20	20	20	20	20	20	20	20	20	21
Industry Quartiles												
Upper	80			80			80			80		
Median	79			80			80			80		
Lower	74			74			74			75		

Shows the trend in D&B PAYDEX scoring over the past 12 months.



Last 12 Months

Based on payments collected over the last 12 months.

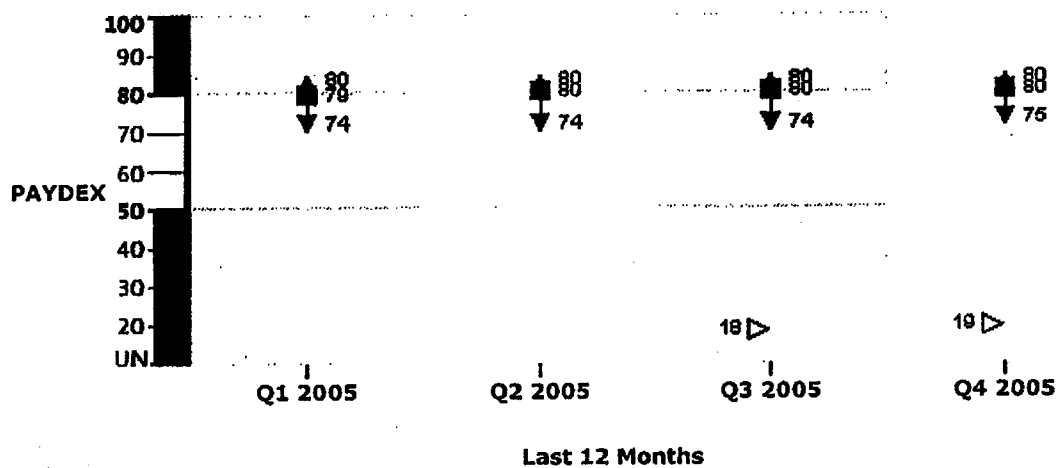
- Current PAYDEX for this Business is 21, or equal to 117 days beyond terms
- The 12-month high is 21, or equal to 117 days beyond terms
- The 12-month low is 20, or equal to over 120 days beyond terms

PAYDEX Comparison to Industry

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Insurance carrier, based on SIC code 6399.

Quarterly PAYDEX Scores Comparison to Industry

Previous Year					Current Year				
	3/04	6/04	9/04	12/04		3/05	6/05	9/05	12/05
This Business	4	4	4	4	This Business	4	3	18	19
Industry Quartiles					Industry Quartiles				
Upper	80	80	80	80	Upper	80	80	80	80
Median	80	80	80	80	Median	79	80	80	80
Lower	75	75	74	74	Lower	74	74	74	75



Based on payments collected over the last 4 quarters.

Score Comparison Key:

▷ This Business

▲ Industry upper quartile

■ Industry median

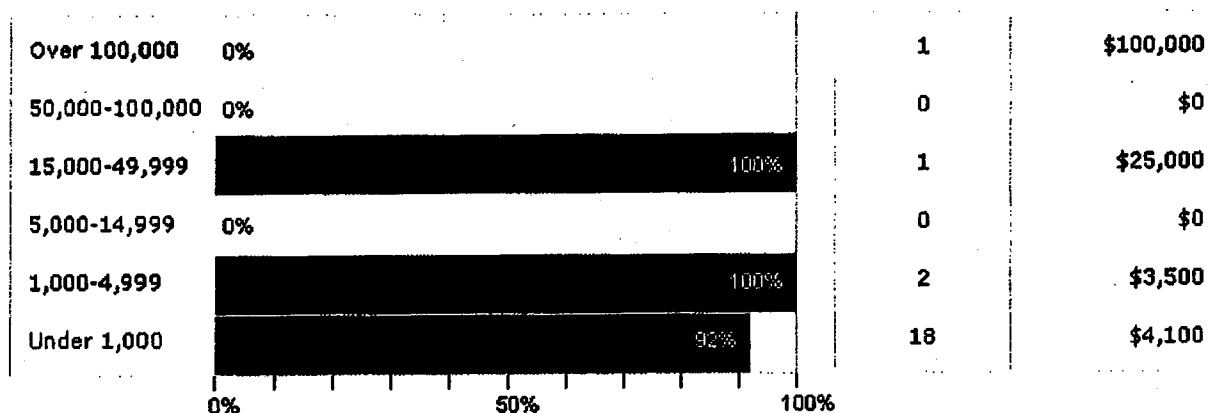
▼ Industry lower quartile

- Current **PAYDEX** for this Business is **21**, or equal to 117 days beyond terms
- The present industry **median score** is **80**, or equal to generally within terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

Payment Habits

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences used to calculate the percentage, and the total dollar value of the credit extended.

\$ Credit Extended	% of Payments Within Terms	# Payment Experiences	\$ Total Dollar Amount
--------------------	----------------------------	-----------------------	------------------------



Based on payments collected over the last 12 months.

Payment experiences reflect how bills are met in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc.

PAYMENT SUMMARY

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 23 payment experiences in D&B's file for the most recent 12 months, with 11 experiences reported during the last three month period.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	Total Rcv'd (#)	Total Dollar Amts (\$)	Largest High Credit (\$)	Within Terms (%)	Days Slow <31 31-60 61-90 90> (%)			
Top Industries:								
Executive office	5	300	100	100	0	0	0	0
Telephone communicatns	3	102,750	100,000	3	0	0	0	97
Misc general gov't	3	850	750	100	0	0	0	0
Reg misc coml sector	2	100	50	100	0	0	0	0
Misc publishing	2	50	50	0	0	0	0	100
Misc equipment rental	1	25,000	25,000	100	0	0	0	0
Radiotelephone commun	1	1,000	1,000	100	0	0	0	0
Mfg photograph equip	1	750	750	100	0	0	0	0
Short-trm busn credit	1	750	750	100	0	0	0	0
Misc business service	1	500	500	100	0	0	0	0
Ret mail-order house	1	250	250	50	0	50	0	0
Whol office supplies	1	250	250	50	50	0	0	0
Sawmill/planing mill	1	50	50	0	100	0	0	0
Other payment categories:								
Cash experiences	0	0	0					
Payment record unknown	0	0	0					
Unfavorable comments	0	0	0					
Placed for collections:								
With D&B	0	0	0					
Other	0	N/A	0					
Total in D&B's file	23		100,000					

The highest **Now Owes** on file is \$1,000 The highest **Past Due** on file is \$50

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed. Indications of slowness can be result of dispute over merchandise, skipped invoices, etc.

PAYMENT DETAILS

Detailed payment history

Date Reported (mm/yy)	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
02/06	Ppt (002)	750 50	0			2-3 mos 4-5 mos
	Satisfactory.					
01/06	Ppt	2,500	1,000	0		1 mo
	Slow 150	50	50	50	N30	2-3 mos
	(005)	50				6-12 mos
	Satisfactory.					
12/05	Ppt	500	500	0		1 mo
	Ppt	250	250	0		1 mo
	Ppt-Slow 30	250	0	0		2-3 mos
	Slow 30	50	0	0		4-5 mos
	(010)	50				6-12 mos
	Satisfactory.					
11/05	Ppt	0	0	0		6-12 mos
10/05	Ppt	750	100	0		1 mo
	Ppt	100				6-12 mos
08/05	(014)	750				1 mo
	Satisfactory.					
07/05	(015)	50				4-5 mos
	Satisfactory.					
	(016)	50				6-12 mos
	Satisfactory.					
05/05	Ppt	1,000	0	0		1 mo
04/05	(018)	50				6-12 mos
	Satisfactory.					
03/05	Ppt	25,000				1 mo
02/05	(020)	50				6-12 mos
	Satisfactory.					
01/05	(021)	50				6-12 mos
	Satisfactory.					
11/04	Ppt-Slow 60	250	0	0	N30	6-12 mos
10/04	Slow 210	100,000	0	0		2-3 mos

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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Public Filings

PUBLIC FILINGS

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	2	05/16/2003
Liens	0	-
Suits	4	04/01/2003
UCC's	5	05/14/2003

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

JUDGMENTS

Judgment award:	\$1,500
Status:	Unsatisfied
CASE NO.:	SN021496
Judgment type:	Judgment
Against:	MECHANICAL BREAKDOWN ADMINISTRATORS INC and OTHERS
In favor of:	ANNA VENTURA
Where filed:	SAN DIEGO COUNTY SMALL CLAIMS COURT/VISTA, VISTA, CA
Date status attained:	05/16/2003
Date entered:	05/16/2003
Latest Info Received:	06/23/2003

Judgment award:	\$3,000
Status:	Unsatisfied
CASE NO.:	SN009173
Judgment type:	Judgment
Against:	MECHANICAL BREAKDOWN ADMINISTRATORS INC and OTHERS
In favor of:	ROGER E LOGAN SR
Where filed:	SAN DIEGO COUNTY SMALL CLAIMS COURT/VISTA, VISTA, CA
Date status attained:	04/23/2001
Date entered:	04/23/2001
Latest Info Received:	09/28/2001

SUITS

Suit amount:	\$1,500
Status:	Judgment entered
CASE NO.:	SN021496
Plaintiff:	ANNE VENTURA
Defendant:	MECHANICAL BREAKDOWN ADMINISTRATORS INC AND OTHERS
Where filed:	SAN DIEGO COUNTY SMALL CLAIMS COURT/VISTA, VISTA, CA
Date status attained:	05/16/2003
Date filed:	04/01/2003
Latest Info Received:	12/07/2004

Suit amount:	\$5,000
Status:	Judgment entered
CASE NO.:	SN009173
Plaintiff:	ROGER E LOGAN SR

Defendant: MECHANICAL BREAKDOWN ADMINISTRATORS INC AND OTHERS
Where filed: SAN DIEGO COUNTY SMALL CLAIMS COURT/VISTA, VISTA, CA
Date status attained: 04/23/2001
Date filed: 03/09/2001
Latest Info Received: 09/28/2001

Suit amount: \$5,000
Status: Dismissal with prejudice
CASE NO.: SC112346
Plaintiff: ROCHELLE BRADFORD
Defendant: MECHANICAL BREAKDOWN ADMIN
Cause: Breach of contract
Where filed: SAN DIEGO COUNTY SMALL CLAIMS COURT/SAN DIEGO, SAN DIEGO, CA
Date status attained: 04/25/2001
Date filed: 02/14/2001
Latest Info Collected: 03/06/2002

Suit amount: \$5,000
Status: Dismissed
CASE NO.: 00S02435
Plaintiff: MORENO, ROCIO YVETTE
Defendant: MECHANICAL BREAKDOWN ADMINISTRATORS, INC.
Cause: NOT AVAILABLE
Where filed: LOS ANGELES COUNTY SMALL CLAIMS/SAN FERNANDO, SAN FERNANDO, CA
Date status attained: 11/08/2000
Date filed: 07/20/2000
Latest Info Received: 09/28/2002

If it is indicated that there are defendants other than the report subject, the lawsuit may be an action to clear title to property and does not necessarily imply a claim for money against the subject.

UCC FILINGS

Collateral: Inventory and proceeds - Assets and proceeds - Account(s) and proceeds - General intangibles(s) and proceeds - and OTHERS
Type: Original
Sec. party: MERRILL LYNCH BUSINESS FINANCIAL SERVICES INC, CHICAGO, IL
Debtor: MECHANICAL BREAKDOWN ADMINISTRATORS INCORPORATED
Filing number: 1109443
Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ
Date filed: 03/23/2000
Latest Info Received: 06/09/2000

Collateral: Inventory - Assets - Account(s) - General intangibles(s) - and OTHERS
Type: Original
Sec. party: MERRILL LYNCH BUSINESS FINANCIAL SERVICES INC., CHICAGO, IL
Debtor: MECHANICAL BREAKDOWN ADMINISTRATORS, INCORPORATED
Filing number: 3123196 1
Filed with: SECRETARY OF STATE/UCC DIVISION, DOVER, DE
Date filed: 05/14/2003
Latest Info Received: 06/30/2003

Collateral: Leased Computer equipment
Type: Original
Sec. party: WESTERN FINANCE & LEASE INC, DEVILS LAKE, ND
Debtor: MECHANICAL BREAKDOWN ADMINISTRATORS
Filing number: 1133708
Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ
Date filed: 08/14/2000

Latest Info Received: 09/14/2000

Collateral: Leased Computer equipment
Type: Original
Sec. party: WESTERN FINANCE & LEASE, DEVILS LAKE, ND
Debtor: MECHANICAL BREAKDOWN ADMINISTRATORS
Filing number: 999965
Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ

Date filed: 01/09/1998
Latest Info Received: 02/23/1998

Type: Termination
Sec. party: MANIFEST GROUP, MARSHALL, MN
Debtor: MECHANICAL BREAKDOWN ADMINISTRATORS INC
Filing number: 857790
Filed with: SECRETARY OF STATE UCC DIVISION, PHOENIX, AZ

Date filed: 01/24/2000
Latest Info Received: 05/01/2000
Original UCC filed date: 12/13/1995
Original filing no.: 857790

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

GOVERNMENT ACTIVITY

Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	YES (2005)
Small Business:	YES (2005)
8(A) firm:	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

Jump to:

[Overview](#) | [Scores](#) | [Payments](#) | [Public Filings](#) | [Banking & Finance](#)

History & Operations

HISTORY

The following information was reported **12/30/2005**:

Officer(s): GAYLEN BROTHERSON, CHB-V PRES-SEC
 JUDY BROTHERSON, PRES-TREAS

DIRECTOR(S): THE OFFICER(S)

Business started May 1988 by the officers. 100% of capital stock is owned by officers.

RECENT EVENTS:

On July 12, 2004, Gaylen Brotherson, chairman of Mechanical Breakdown Administrators Inc, Scottsdale, AZ, confirmed that on July 8 2004, Mechanical (a wholly owned subsidiary of MBA Holdings Inc, Scottsdale, AZ) acquired the assets of First Eagle Group, Lincoln, NE. Some of the management was retained. The Lincoln office is closed and the assets and retained management will relocate to Scottsdale, AZ. MBA has applied for and was awarded the trademark of the name: Screamin' Eagle Warranty in connection with this transaction.

GAYLEN BROTHERSON born 1939. 1968-76 self-employed dba Sunset Speedway, Omaha, NE. Operations discontinued with no outstanding debt. 1969-83 employed by Bryon Reed Co (formerly Gateway Realty) Omaha, NE. 1962-68 employed by King Loan Co, Omaha, NE. 1988-present active here.

JUDY BROTHERSON born 1947. 1968-83 employed as a registered nurse in Omaha, NE. 1989-present active here.

CORPORATE FAMILY

For more details on the Corporate Family, use D&B's Global Family Linkage product.

Parent:

Select business below to buy a Comprehensive Report.

M B A Holdings Inc

Scottsdale, AZ

DUNS # 83-703-1400

BUSINESS REGISTRATION

CORPORATE AND BUSINESS REGISTRATIONS PROVIDED BY MANAGEMENT OR OTHER SOURCE

The Corporate Details provided below may have been submitted by the management of the subject business and may not have been verified with the government agency which records such data.

Registered Name: MECHANICAL BREAKDOWN ADMINISTRATORS, INC.

Business type: CORPORATION

Corporation type: PROFIT

Date incorporated: MAY 09 1989

State of incorporation: DELAWARE

Filing date: MAY 09 1989

Registration ID: 2006817

Where filed: SECRETARY OF STATE/CORPORATIONS DIVISION, DOVER, DE

OPERATIONS

12/30/2005

Description: Subsidiary of M B A HOLDINGS INC, SCOTTSDALE, AZ which operates as a holding company.

As noted, this company is a subsidiary of M B A Holdings, DUNS number 837031400, and reference is made to that report for background information on the parent company and its management.

Operates as a third party administrator and marketer of insurance, specializing in automobile warranty insurance 100%.

Terms: Cash premiums and payment programs over 10 months. Sells to general public. Territory : United States.

Employees: 14 which includes officer(s).

Facilities: Shares 24,000 sq. ft. in a two story concrete block building.

Location: Suburban business section on side street.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

63999902 Warranty Insurance, automobile

NAICS:

524128 Other Direct Insurance (except Life, Health, and Medical) Carriers

Jump to:

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[History & Operations](#)

Banking & Finance

BANKING

BANK: First Interstate Bank, Scottsdale, Az.

KEY BUSINESS RATIOS

Business ratios are not available for this company or its industry. Certain segments, such as financial services, insurance companies, government agencies and public institutions, have distinctive financial reporting characteristics that do not allow for calculation of these measures.

FINANCE

12/30/2005

Two-year statement comparative:

	Interim Jul 31 2001	Interim Jul 31 2002
Working Capital	806,624	129,310
Other Assets	2,944,594	4,711,857
Net Worth	558,825	(266,484)
Sales	15,294,731	4,660,824
Long Term Liab	3,192,393	5,107,651
Net Profit (Loss)	38,563	(579,141)

On December 30, 2005, attempts to contact the management of this business have been unsuccessful. Outside sources confirmed operation and location.

CUSTOMER SERVICE

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

***** Additional Decision Support Available *****

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Jeanne Maust

From: Tom Perrigo
Sent: Wednesday, November 21, 2007 8:19 AM
To: Jeanne Maust
Cc: Doug Rankin
Subject: RE: Need info!

Thomas A. Perrigo, AICP
Deputy Director
City of Las Vegas
Planning and Development Department
702-229-2127

*Our Mission - To provide innovative planning and service
to enhance the quality of life for citizens, support business growth,
create an excellent visitor experience and meet their evolving needs.*

Please consider the environment before printing this email

Hi Jeanne,

We contacted Panama City and Springfield. Unfortunately, I can't find much information. Panama City is aware of a project that is being proposed, but according to the people I talked to in Planning Department and Community Development Department, they weren't aware of a project being submitted officially to the city. However, the gone fishin sign is up, so I don't have a great deal of confidence in the information I was able to obtain.

Try as we might, we were unable to arouse anyone in the small village of Springfield. The website shows city hall is a trailer on a country road.

From: Jeanne Maust
Sent: Wednesday, November 21, 2007 7:54 AM
To: Tom Perrigo
Cc: Doug Rankin
Subject: Need info!
Importance: High

Tom & Doug:

Can you please contact Panama City, Florida and find out the status of Waterstone at Jenks Apartments (264 Units) opening in 2009 and Springfield, Florida and check the status of Waterstone at Springfield Apartments (216 Units) Opening in 2008. The applicant was The Tapestry Group, a non profit building affordable housing. Please find out as much as possible. I need this as soon as possible for an item on this morning's agenda. I am sorry but I just received this info last night.

Thank you,
jeanne



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**BUILDING
BETTER
COMMUNITIES**

ABOUT US

APARTMENT COMMUNITIES

SENIOR COMMUNITIES

CONTACT

Our Mission: To Lessen the Burdens of Government

Our Objective: To support and encourage the building of better communities by providing quality housing for the vital residents who work within the community in supportive positions, i.e. teachers, personnel, fire department and EMS personnel, office/retail workers, military personnel in need of housing, etc. Added to this component is Tapestry's ability to work with local governments to provide infrastructure without financial support from the municipality.

The Tapestry Group is a private foundation founded in order to assist city, county, and state government financing for new or existing off-balance sheet government buildings, city parking garages, and other infrastructure.

Tapestry acquires net leased opportunities including existing city, county, and/or state facilities; facilities that are not leased; and apartment complexes that may need help. As part of our team work with contractors and developers in these ventures.

Most recently, Tapestry has been aggressively involved with the development of new apartment communities in Florida, Nevada and Mississippi.

NEWS

08.05.07 - Our new website is now live!

08.05.07 - Look for more news coming soon from Tapestry Group.

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ABOUT US

APARTMENT COMMUNITIES

SENIOR COMMUNITIES

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• HISTORY • VISION LEADERSHIP REFERENCES

HISTORY

Since 1999, the main focus of The Tapestry Group has been providing long-term relief to financially distressed individuals and promoting positive social welfare through the development of workforce rental housing. We also consider other projects that achieve this goal:

- Hospitals
- Medical offices
- Retirement housing
- Student housing
- Infrastructures
- Sport complexes



Throughout our history, our organization has worked closely with a number of quasi-government such as local housing authorities, as well as the Office of Housing and Urban Development (HUD) communities to address their affordable housing needs.

In addition, we have supported the advancement of education by granting funding to university & scholarship programs.

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HISTORY

• **VISION** •

LEADERSHIP

REFERENCES

VISION

The Tapestry Group recognizes the need to lessen the burdens of government by enhancing positive social welfare through financing of acquisitions or construction of facilities.

We do this by looking at new construction or acquisition of current housing projects and we may finance our exempt activities by issuing tax-exempt bonds, enabling us to get a lower interest rate to control costs.

Finding additional ways to cut costs such as real estate property taxes, sales taxes and other approved IRS exemptions is another valuable service we provide. We may also lease back facilities to a governmental entity that has authorized the activity on its behalf.



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REFERENCES

LEADERSHIP



EDWARD E. (GENE) WILCZEWSKI

Mr. Wilczewski has more than 40 years of experience as a real estate developer and builder. His experiences include multifamily acquisitions and development, including due diligence, contract r and financing, as well as sales, marketing and new business development for multifamily propert 1999 to 2001 Mr. Wilczewski served as President of Tapestry. In early 2001, Mr. Wilczewski step the role of President in order to serve as Consultant and Development Coordinator.

GAYLEN M. BROTHERRSON • PRESIDENT

Mr. Brotherson has been associated with real estate development since 1960. He has owned or b by real estate development companies, with the responsibility of developing, acquiring, managin multifamily apartment projects and commercial businesses. Mr. Brotherson previously worked for Reed Real Estate Company, and owned the International Motor Contest Association (IMCA) and E Estate Company. He is currently the owner of Cactus Family Investments, L.L.C., a company whi interests in and manages several multifamily apartment projects, commercial real estate and gol Brotherson is a licensed real estate agent and real estate broker. In addition, he is a licensed life

accident and property casualty insurance agent, and currently owns Mechanical Breakdown Admin Inc., an insurance, administrative and marketing company. Mr. Brotherson attended Drake University in Des Moines, Iowa.



MIKE WILCOX • VICE PRESIDENT & TREASURER

Mr. Wilcox is a Certified Public Accountant who is the Chief Executive Officer of Dimensions in Service LLC. He is also the president of Wilcox Professional Group, LLP. Mr. Wilcox received his Certified Accountant Certificate in 1973, and was previously employed with Goracke and Wilcox, a certified accounting firm. As a member of the Nebraska Society of CPAs, he has extensive experience in a senior assisted living facilities, and was previously the president of Planned Health Services, Inc., specializing in nursing home management. Mr. Wilcox graduated from Midland Lutheran College in Nebraska in 1971, with a B.S. in business administration. He has also been a presenter on numerous occasions for the Nebraska and Kansas Health Care Associations on various aspects of elderly housing and the reimbursement regulations and forms for Nebraska Health Care.

SAM MURANTE • SECRETARY

Since 1977, Mr. Murante has been the president of Murante Real Estate, a commercial real estate management and development company. Prior to that, he was employed by Marks Development which managed and developed multifamily apartment unit projects. Mr. Murante is a graduate of the University of Nebraska in Omaha, Nebraska.



RYAN DURANT

In the past Mr. Durant's primary responsibility has been senior housing acquisitions and development due diligence, contract negotiations and financing, as well as sales, marketing and new business for senior living properties. He has been able to acquire financially distressed properties and make projects. His meticulous attention to detail helps him when working with on site management to properties stay within budget while also enhancing the properties. Mr. Durant works very hard with management to make sure that the residents' needs are being met. His passion for providing quality for seniors has carried forward to teaming with various cities across the country to help meet the affordable workforce housing. Mr. Durant graduated from the University of Nebraska at Omaha. With a bachelor's degree, he has earned a Certified Aging Services Professional Certificate (CASP) through the University of North Texas affiliated with American Association of Homes and Services for the Aging.

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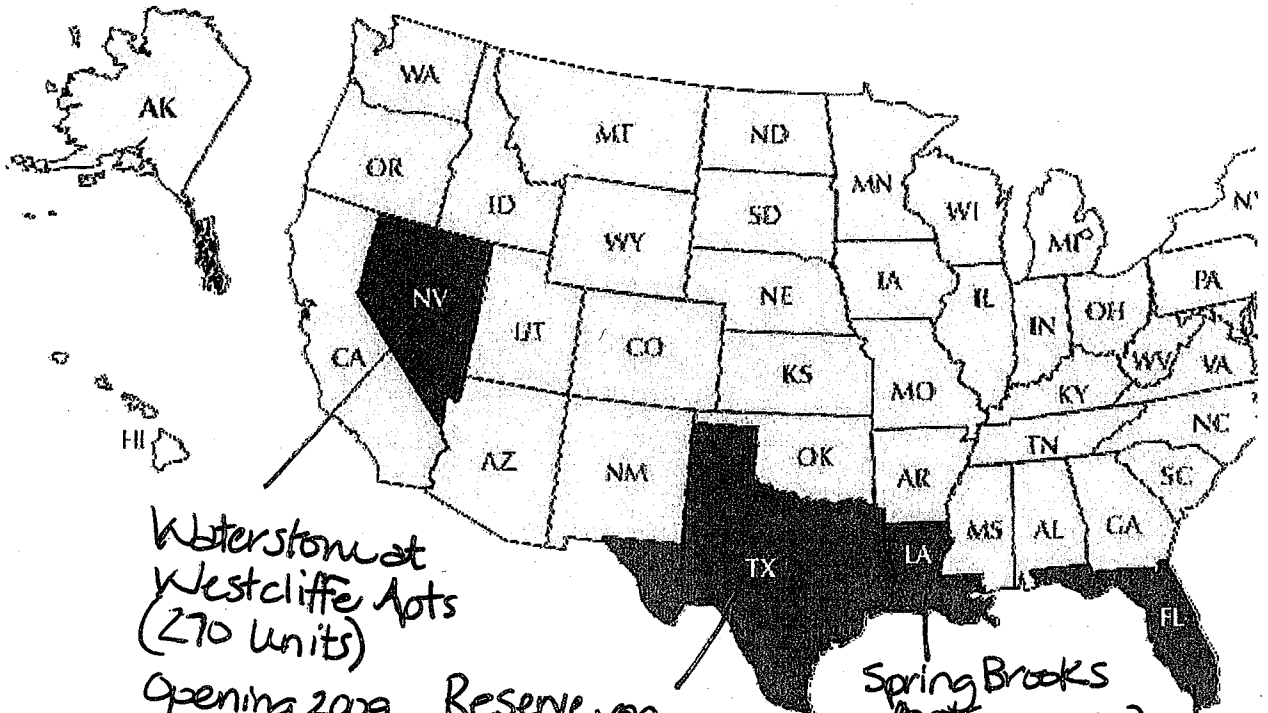
ABOUT US

APARTMENT COMMUNITIES

SENIOR COMMUNITIES

CONTACT

OUR APARTMENT COMMUNITY LOCATIONS



Waterstone at
Westcliffe Apts
(270 Units)
Opening 2009

Reserve on
Granbury Lake (131 units)
Stonehaven Apts (248 Units)
Parkview Place Apts. (176 Units)

Spring Brooks
Apts. (200 units)

Waterstone at
Springfield Apts
(216 Units)
Opening 2008
Waterstone at
Jenks Apartment
(214 Units)
Opening 2009

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Total - 1590 (Including 79 Senior Units)
purchased - 840
not built - 750
(or approved?)

http://www.tapestrygroup.org/locationmap_apartments.asp

11/20/2007



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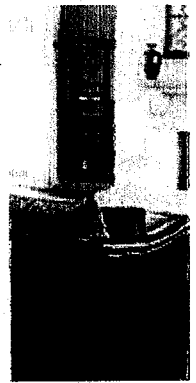
SENIOR COMMUNITIES

As a result of the growing senior population and the need for affordable housing, The Tapestry Group offers housing with amenities and features to fit seniors' lifestyles.



CLICK HERE TO VIEW
A MAP OF OUR LOCATIONS

Iowa
Village Place
345 Marion Blvd 79 units
Marion, IA 52302
34 years



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CONTACT US

For more information, contact:

Edward E. (Gene) Wilczewski

Phone: 402-290-1668

Email: gwill@cox.net

Ryan Durant

Phone: 402-898-1075

Email: rdurant@tapestrygroup.org

Gaylen M. Brotherson

Phone: 602-998-0472

Email: gaylenb@tapestrygroup.org

NEWS

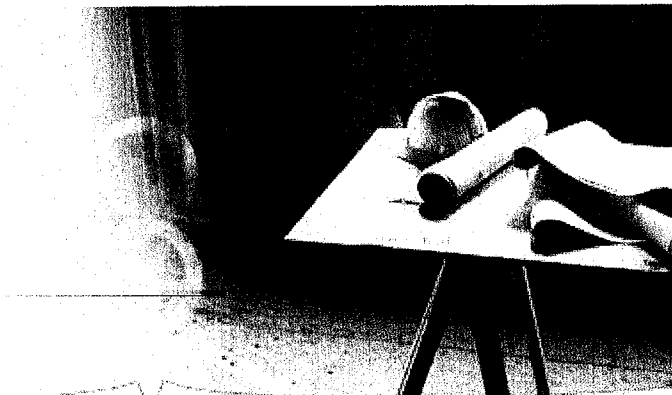
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Check back often for the latest updates at Tapestry Group!

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REFERENCES

Linda Menk

Loan Officer & Mortgage Broker, Column Guaranteed, LLC – a Credit Sussie Company

Saul Ramirez

President of National Association of Housing and Redevelopment Officials

Henry Cisesneros

Retired Secretary of Housing and Urban Affairs

Rob Joda

Chief Economist, San Francisco HUD

David Wilke

Merritt Texas Properties

Jenny Christensen

Vice President, Wells Fargo

Eva Castillo

Director, San Antonio HUD

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[« Debunking the Las Vegas housing bubble | Main | Panorama Towers welcomes Pamela Anderson »](#)

Rent-controlled apartments for northwest Las Vegas?

Elected and appointed City of Las Vegas officials are pondering a proposal by a Phoenix-based developer to use cheap BLM land for the construction of rent-controlled apartments in Northwest Las Vegas.

Under the Southern Nevada Public Lands Management Act, in effect since 1998, land can be sold to the city by the Bureau of Land Management at a cut-rate price. The city can turn around and sell the land at cost to a developer who would build rent-controlled housing on it.

That's the crux on an agreement approved March 15 when the City Council granted Tapestry Group, a private nonprofit organization from Phoenix, an exclusive right to negotiate on two parcels of land, according to the March 20 *Review-Journal*.

One piece of land consists of 20 acres west of Floyd Lamb State Park, off Fort Apache Road, north of Highway 95. The second is 14 acres south of Summerlin Parkway near Tenaya Way. Each site would have about 240 units, the R-J reported.

Occupancy of the apartments would be for those making less than 60 percent of the average median income. According to the R-J, a single person could make up to \$33,100 a year to qualify, and pay \$830 monthly rent.

A family of four could make up to \$47,300 a year and pay \$1,065 monthly rent.

If such a scheme were to go forward, the city would have to reach a final agreement with Tapestry Group and obtain the blessing of the BLM and Department of Housing and Urban Development.

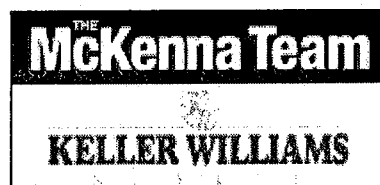
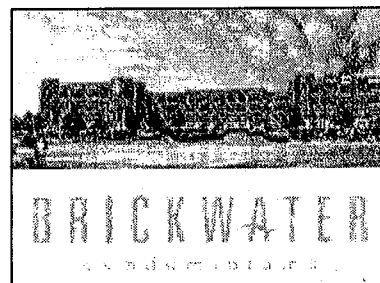
It would be the first time the City of Las Vegas used the cut-rate portion of the Southern Nevada Public Lands Management Act. In November, Clark County set aside the first land for affordable housing through the BLM when the County Commission approved a seniors apartment complex on Harmon Avenue and Jones Boulevard, the R-J said. The five-acre site will have about 100 units.

Our take: Rents of \$830 and \$1,065 hardly are ?affordable housing? in the Las Vegas Valley, even at today's demand-inflated rent levels for apartments or houses. Moreover, enclaves of rent-controlled apartments in the Northwest almost certainly will degenerate into slums within five years or less. Who wants to build or live next to a rent-controlled development?

What's happening in the Las Vegas real estate market trends, the homes and the people. From high-rises conversions to suburban living. Updated as it happens.

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Property tax exemption fuels controversy

(Monday, March 21, 2005

by STAN WEINBERG

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Friday, February 17, 2006

[Full Story](#)

A \$240,000 property tax exemption granted to the owners of The Reserve on Lake Granbury apartments (formerly the Avalon apartments) on Crawford Court has fueled a controversy involving a Granbury property owner. Lakeshore Apartments owner Gary Couch is questioning whether The Reserve owners should have been granted the exemption, which was based on renting apartments to low- and moderate-income individuals.

Couch raised the issue of the property tax exemption in a letter to Granbury mayor David Southern.

Southern, who agreed with Couch's assessment called the tax exemption "a travesty of justice that those people are exempt from property taxes on their apartments."

Hood County's chief appraiser Jeff Law calls it a legally justified property tax exemption for the gated community.

The Tapestry Group of Phoenix, Ariz., a non-profit corporation, took over The Reserve apartment complex last year.

In addition to Couch, Southern and Law, other players in the issue include Gene Wilczewski, a member of Tapestry's board of directors and Kim Bedford, manager of the Reserve.

Couch calls the tax exemption a "windfall for 2004...."

He says when he first heard of the exemption he questioned why the property owner is getting a 100 percent tax exemption to the tune of \$240,000. He says if the apartment owners were providing a benefit to the community—renting to low- and moderate-income folks—that could justify the exemption.

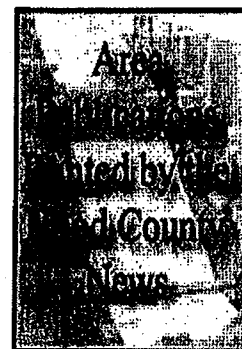
Couch said he found out that was not the case. According to Law, the Tapestry Group filed an application to have the apartments exempted from property taxes.

The corporation applied under a law that allows qualified organizations renting to low- or moderate-income tenants to seek property tax



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exemptions.

Wilczewski said the group took over the Reserve, which was on the verge of going bankrupt. He said group invested about \$350,000 to upgrade the property.

"Without the exemption, the property would have been foreclosed. It won't work without the property tax exemption," said Wilczewski.

Couch said he's not an attorney and admits his contention about how the law is being applied and whether or not the owners qualify for the exemption is based on his own opinion.

Law said appraisal district attorneys examined Tapestry's application for the exemption and concluded the corporation qualified under the 2003 law.

"The attorneys couldn't find any reason not to grant the exemption."

Law, said however, the law granting the exemption changed in 2004.

"We're going to review the corporation's request for an exemption for the apartments for 2004 and 2005."

Wilczewski said if for any reason the appraisal district doesn't grant the exemption for 2005, the property would be foreclosed in the next 60 to 90 days.

Law said the corporation is required to file an annual audit with his office.

He says the attorneys will examine that audit and apply the information against the new law.

He said they'd also take another look at Tapestry's 2003 application.

Law said The Reserve is the only apartment complex in Hood County receiving the exemption for renting to low- to moderate-income individuals or families.

According to Law and Couch, the issue hangs on defining what is a moderate income. They both say there is no clear definition on what moderate-income means.

Wilczewski said according to the federal government, moderate incomes fall in the \$35,000 to \$60,000 range.

Couch also contends The Reserve has not made apartments available to low- or moderate-income individuals.


Wilczewski says that's not true. He says they rent to a range of people with low- to high-incomes. He says Tapestry had no intention of turning the apartment complex into strictly low-rental.

"We wanted to mingle lower income people with moderate- and higher-income renters."

In his letter to Southern, Couch included

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information showing Reserve rents to be the highest in Hood County. He said as of December 2004 rent for a one-bedroom apartment at The Reserve went for approximately \$600 to \$800, and a two-bedroom apartment went from about \$800 to more than \$1,000. 

Bedford, The Reserve's local manager, said the owners do rent to lower income individuals, some making about \$25,000 a year. She said she would have to search her records to discover how many of the 134 units are rented to that income classification.

She also said a one-bedroom apartment rents for \$599 to \$789 and a two-bedroom rents for \$799 to \$995.

Couch says his apartment complex rents one-bedroom units for about \$575. His chart showed other area rents go from about \$435 to about \$675.

In a telephone interview, Couch said he was not accusing Tapestry of breaking the law. However, he is questioning the law and how it was applied to an organization that he says is not providing rental units to predominately low-to moderate-income people.

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